

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Terrance P Zigrossi  
Ann M Zigrossi  
Debtor(s)

Case No. 15-25224

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2015.
- 2) The plan was confirmed on 10/23/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/31/2018.
- 5) The case was dismissed on 02/16/2018.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,715.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,850.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$23,850.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,410.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,172.78
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,582.78**

Attorney fees paid and disclosed by debtor: \$590.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CALIBER HOME LOANS INC	Secured	4,025.14	4,025.14	4,025.14	4,025.14	0.00
CALIBER HOME LOANS INC	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,092.57	1,107.65	1,107.65	0.00	0.00
CERASTES LLC	Unsecured	1,662.22	1,662.22	1,662.22	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	2,000.00	1,926.20	1,926.20	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Unsecured	NA	2,735.78	2,735.78	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,325.52	1,325.52	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,542.68	16,444.44	16,444.44	3,453.28	0.00
PNC BANK	Unsecured	7,328.03	7,328.03	7,328.03	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	332.11	332.11	0.00	0.00
PRESENCE HEALTH	Unsecured	164.00	164.23	164.23	0.00	0.00
RADIANT CASH	Unsecured	900.00	NA	NA	0.00	0.00
EDUCATION EDFINANCIAL SERVICE	Unsecured	2,371.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	916.00	NA	NA	0.00	0.00
GREEN TRUST CASH LLC	Unsecured	400.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	95.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	297.00	NA	NA	0.00	0.00
ELASTIC TEAM	Unsecured	400.00	NA	NA	0.00	0.00
BLUE TRUST LOANS	Unsecured	1,200.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	800.00	907.12	907.12	0.00	0.00
SPOT LOAN	Unsecured	800.00	0.00	0.00	0.00	0.00
TITLE MAX OF ILLINOIS	Secured	4,187.59	4,187.59	4,187.59	4,187.59	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,433.00	4,916.58	4,916.58	0.00	0.00
VW CREDIT INC	Secured	7,231.08	7,231.08	7,231.08	7,194.71	406.50
WELLS FARGO DEALERS SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,025.14	\$4,025.14	\$0.00
Debt Secured by Vehicle	\$11,418.67	\$11,382.30	\$406.50
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,443.81</b>	<b>\$15,407.44</b>	<b>\$406.50</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,444.44	\$3,453.28	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$16,444.44</b>	<b>\$3,453.28</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,405.44</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,582.78</u>	
Disbursements to Creditors	<u>\$19,267.22</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,850.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.